

# European Institute Insurance

- Insurance options to give your participants and families peace of mind - As soon as your participants send their application form and registration fee, they are enrolled in the **Basic Protection Plan**, which gives some coverage for cancellation for covered reasons, such as illness, as outlined in the detailed insurance brochure sent to all participants. The **Total Protection Plan** offers

increased coverage and added benefits, as outlined below, but for maximum coverage and flexibility, we recommend the **Supreme Protection Plan** which allows participants the freedom of being able to cancel at any time, for any reason, and get a full refund. (For full details on insurance plans, cancellation policy and The European Institute Terms and Conditions, please refer to the Tour Enrollment Booklet)

Cancel Anytime  
For any reason  
and receive  
a full refund

## Choose Your Protection Plan

	SUPREME PROTECTION PLAN	TOTAL PROTECTION PLAN	BASIC PROTECTION PLAN
<b>Cancellation for NON-COVERED reasons</b>	<b>FULL REFUND</b> <i>As outlined in the chart opposite/previous page etc.</i>	<b>NO COVERAGE</b> <i>Cancellation fees apply as outlined in the chart opposite</i>	<b>NO COVERAGE</b> <i>Cancellation fees apply as outlined in the chart opposite</i>
<b>Cancellation for COVERED reasons</b>	<b>FULL REFUND</b> <i>(the first \$400 will be sent to you by The Insurer and the remaining balance by The European Institute)</i>	<b>FULL REFUND</b> <i>(the first \$400 will be sent to you by The Insurer and the remaining balance by The European Institute)</i>	Refund up to <b>\$400*</b> <i>For more than 65 days prior to departure</i>
<b>Medical Expense (Accident/sickness)</b>	Up to <b>10,000</b> <i>no deductible</i>	Up to <b>10,000</b>	Up to \$2500 - <i>\$200 deductible (\$500 deductible for participants over 65)</i>
<b>Emergency Family Reunion</b>	Up to <b>\$1000</b> for parent emergency flight.	Up to <b>10,000</b> for parent emergency flight	No Coverage
<b>Interruption of Tour</b> For covered reason	<b>\$1000</b> towards the cost of a one-way economy fare to the United States	<b>\$1000</b> towards the cost of a one-way economy fare to the United States	<b>\$250</b> towards the cost of a one-way economy fare to the United States
<b>RATE</b>	\$20 per day of program	\$10 per day of program	Included in the registration fee

## CANCELLATION/ REFUND POLICIES

	SUPREME PROTECTION PLAN	TOTAL PROTECTION PLAN	BASIC PROTECTION PLAN
	Cancel at any time for any reason and receive a full refund	Canceling for a reason not covered by insurance	Canceling for a reason not covered by insurance
Prior to Departure	Refund	Refund	Refund
<b>130+ days</b>	All Payments: <b>\$150</b> European Institute Travel Voucher† plus balance in cash*	All payments less <b>\$150*</b>	All payments less <b>\$150*</b>
<b>129-90 days</b>	All Payments: <b>\$300</b> European Institute Travel Voucher† plus balance in cash*	All payments less <b>\$300*</b>	All payments less <b>\$300*</b>
<b>89-65 days</b>	All Payments: <b>\$475</b> European Institute Travel Voucher† plus balance in cash*	All payments less <b>\$475*</b>	All payments less <b>\$475*</b>
<b>64-30 days</b>	All Payments: <b>\$900</b> European Institute Travel Voucher† plus balance in cash*	All payments less <b>\$900*</b>	All payments less <b>\$900*</b>
<b>29 days or less</b>		No Refund	No Refund

\* **Non- Refundable Fees:** The \$95 registration fee, Total Protection Plan fee, Supreme Protection Plan fee, visa fees and payments for optional excursions and services are always non-refundable and not covered by insurance. † **The European Institute Travel Voucher** is fully transferable, not redeemable for cash and expires 12/31/06.